



Dr. AJAY PAL SINGH
Contact: +91 8894499187
E-Mail: ajaypalsingh21@gmail.com

Seeking challenging assignments in research and teaching field to become a successful Academician cum researcher and to work in an innovative and competitive world that will enable me to utilize my knowledge and efficiency to work towards the prosperity of the institution.

SYNOPSIS

- A quick learner with sound knowledge of core areas i.e. Financial Management, HRM, Management, Accounts, and economics.
- Exceptionally well organized with a track record that demonstrates self-motivation, creativity and initiatives to achieve the set goals.

EDUCATIONAL CREDITS

- **Doctor of Philosophy (Ph.D.)** from Central University of Haryana (Department of Commerce) in 2023. The Ph.D. thesis topic is “Pradhan Mantri Jan Dhan Yojana: A Study on Role of Commercial Banks”.
- **Master of Philosophy (M.Phil.)** from Himachal Pradesh University, Shimla (A state University) in 2015. M.Phil. dissertation topic is “Quality of work life: A study of employees of small-scale industries of district Una (H.P.)”
- **Master of Commerce (M.Com)** from Himachal Pradesh University, Shimla (A state University) in 2013.
- **Bachelor of Commerce (B.Com)** from Himachal Pradesh university (A state University) in 2011.

UGC NET – JRF DETAILS

1. Qualified **UGC-NET JRF** in Commerce result declared on 2nd Jan 2018 (Exam date – 05-11-2017), Roll No. 12008717, UGC Ref. no. 837/(SC) (NET-NOV 2017)
2. Qualified **UGC-NET** in Commerce result declared on 15th June 2015 (Exam date – 28-12-2014), Roll No. 26080098, UGC Ref. no. (11949/ (NET-DEC. 2014).

RESEARCH PAPER PUBLICATIONS (10)

1. One research paper entitled “Enhancing Financial Inclusion through Pradhan Mantri Jan Dhan Yojana: A Review” has been published in UGC care listed Journal “Think India journal” in 2019. Vol. 12, No. 10. ISSN- 0971-1260
2. One research paper entitled “Understanding the opportunities and impediments of green marketing” has been published in UGC care listed Journal “Studies in Indian Place Names” in 2020. Vol. 40, No. 3. ISSN- 2394- 3114
3. One paper entitled “Influence of Financial Inclusion on Women Empowerment by Pradhan Mantri Jan Dhan Yojana” has been published in peer reviewed refereed Journal “International Research Journal of Commerce Arts and Science” in 2021. Vol. 12, No. 8. ISSN – 2319 – 9202.
4. One paper entitled “Green Purchasing Behaviour: An Empirical Study of Customers Attitudes Towards Organic Personal Care Products” has been published in peer reviewed refereed Journal “International Research Journal of Commerce Arts and Science” in 2021. Vol. 12, No. 4. ISSN – 2319 – 9202.
5. One paper entitled “Challenges in the way of Financial Inclusion: A Study of Pradhan Mantri Jan Dhan Yojana” has been published in peer reviewed refereed Journal “Integrated research journal of management, science and innovation” in 2021. Vol. 8, No. 2. ISSN – 2582- 5445.
6. One paper entitled “Assessment of role of Commercial Banks for financial inclusion with special reference to Pradhan Mantri Jan Dhan Yojana” has been published in peer reviewed refereed Journal “PIMT journal of research” in 2022. Vol. 14, No. 4. ISSN – 2278- 7925.
7. One paper entitled “Assessment of role of Commercial Banks for financial inclusion with special reference to Pradhan Mantri Jan Dhan Yojana” has been published in peer reviewed refereed Journal “PIMT journal of research” in 2022. Vol. 14, No. 4. ISSN – 2278- 7925.
8. One paper entitled “Does Financial Inclusion Matter for the Socioeconomic Development of Marginalized People? Evidence from India” has been published in **Scopus** indexed Journal “Vision: the journal of Business Perspective” in 2023.
9. One paper is accepted entitled “Economic Development and Financial Inclusion: Evidence from India to Determine the Significance of PMJDY” in Int. J. of Business Forecasting and Marketing Intelligence of **Inder science publication** (2024).

10. One paper is accepted entitled "Unlocking Financial Inclusion: Indian Banks' Efficiency in Pradhan Mantri Jan-Dhan Yojana Explored through DEA" in Rajagiri Management Journal of **Emerald publication** (2024).

RESEARCH PAPER PRESENTATION (10 Presentations)

1. Paper presented in national conferences - 5 (Himachal Pradesh University, Shimla; Central University of Haryana; MDU Rohtak; IGU, Meerpur etc.)
2. Paper presented in international conference - 5 (Himachal Pradesh University, Shimla; Central University of Haryana, Mahendergarh; MDU Rohtak; IGU, Meerpur, Govt. College Banjar, Kullu)

Workshops and Extension lectures

1. National workshop on Statistical Techniques and Data Analysis using R held by Department of Commerce, Central University of Haryana, Mahendergarh from 19th March 2018 to 23rd March 2018.
2. Attended an extension lecture on UGC Plagiarism Regulations 2018: Controlling the Plague of Plagiarism" at department of library and Information Science, at Central University of Haryana dated 11th Sept. 2018.
3. Attended a special lecture on "Statistical Analysis in Education" in Department of Statistics, Central University of Haryana dated from 25th October 2018 to 26th October 2018.
4. Participated in a one-week faculty development Programme on "Research Methodology and Data Analysis Using SPSS/R" organized by Shivaji College, the University of Delhi in collaboration with Mahatma Hansraj Faculty Development Centre, Hansraj College, University of Delhi, held on 14-20, November 2019.
5. Attended a webinar on "Changing Paradigm of Research in COVID Era" organized by department of Commerce, Shivaji collage, University of Delhi on Zoom platform dated 12th May, 2020.
6. Participated in 7 Days Online National Workshop on "Dynamics of Research in Social Sciences" organized by Students for Holistic Development of Humanity (Shodh) Himachal Pradesh & Himachal Pradesh Technical University Hamirpur, held on 15-21 May 2020.
7. Participated in 5 days Online Workshop on "Enhancing Research Capability" organized by Quality Council of India (QCI), New Delhi, held on 25-29 May 2020.
8. Participated in 5 days Online Workshop on "Professional Development Program on Scholarly Publications" organized by DAV Centenary College, Faridabad, from 10th - 14th August 2020.

9. Participated in the webinar on "Changing Paradigm of Research in Covid Era" organized by Department of Commerce, Shivaji College, University of Delhi held on 12th May 2020.
10. Participated in the webinar on "Basic Concepts of Data Analysis" organized by SunRise University, Alwar, held on 18th May 2020.
11. participated in the webinar on "ICT BASED TEACHING DURING PANDEMIC" on 16th May 2020 organized by G. C. Paul College of Education.
12. Participated in the webinar on "Guidelines for Writing a Research Paper" organized by Research committee, Arasu Engineering College, Kumbakonam held on 22th May 2020.
13. Participated in the webinar on 'Building Self Reliant India in Post Covid Regime' organized by Department of Commerce, Shivaji College, University of Delhi held on 19th May 2020

TEACHING EXPERIENCE

1. Currently working as assistant professor at Govt. Degree College Thachi, Mandi, HP (12th November 2024 to Present)
2. Worked as an Assistant professor at Sant baba Bhag Singh University (10th Oct, 2022 to 10th November 2023).

CORE SUBJECTS (Preference: In Chronological order)

1. Financial Management
2. Managerial Economics
3. Management
4. HRM
5. Marketing
6. Accounts

TECHNICAL EXPERTISE

- Good command over MS office (MS Word, Excel, PPT), SPSS and AMOS.

PERSONAL DETAILS

Father's Name : Shri Jeet Kumar

Permanent Address : VPO Basoli, Teh and Distt Una, Himachal Pradesh, (174303)

Languages known : Hindi, English and Punjabi

Place: Mandi (HP)


(Ajay Pal Singh)

Date: